

# PROPERTY in ST PETE BEACH is SUBJECT TO FLOODING

## Know Your Flood Hazard

### Flood Threat

Flooding in St Pete Beach can be caused by heavy rainfall that occurs in short periods of time, as is common during summer thunderstorms, and by tidal surges that accompany tropical coastal storms and hurricanes. Hurricane tidal surges are the City's greatest threat and can cause flooding up to 24 hours before the "eye" of the storm reaches the coast. Because the City has low land elevations and abuts the Gulf of Mexico, the flood threat is significant. FEMA has identified the entire City as a Special Flood Hazard Area on the Flood Insurance Rate Maps. These maps establish base flood elevations for development within these areas with the lowest permitted habitable flood levels ranging from 10 to 15 feet above sea level.

### Potential Surge Heights

The potential storm surge for a Category 1 Storm in Pinellas County is 4-8 feet (above NAV88), depending on wind speed.

### Flood Insurance Rate Maps

Most recent Flood Insurance Rate Map for St Pete Beach went into effect in 2003. Since all of St Pete Beach is in a Special Flood Hazard Area, it is important to know the base flood elevation of the property and the flood insurance purchase requirements. The City of St Pete Beach has elevation certificates for many structures in the Building Division.

### Assistance is Available

Publications pertaining to property protection, flood safety, etc. can be obtained at St Pete Beach City Hall – 155 Corey Avenue, St Pete Beach Library at 365 73<sup>rd</sup> Ave. or information links on the City of St Pete Beach website:

[www.stpetebeach.org/floodawareness.html](http://www.stpetebeach.org/floodawareness.html)

For questions pertaining to flood zone, protection methods, flood elevation certificates, grant assistance, etc; call St. Pete Beach City Hall 727.363.9276.

## INSURE YOUR PROPERTY FOR FLOOD HAZARD

*National Flood Insurance Program (NFIP) policies issued or renewed in the CITY OF ST PETE BEACH receive a 20% premium discount, a result of the City's improving to a Class 6 rating in the Flood Insurance Program's Community Rating System.*

### Insurance

The 2005 Hurricane Season was one of the worst on record and saw Florida impacted by four major Hurricanes. For many people, their home and its contents represent their greatest investment. Property losses due to flooding are not covered under most standard homeowner insurance policies. You can protect your home and contents with flood insurance through the National Flood Insurance Program (NFIP). **If you rent your home you should buy flood insurance for the contents.**

The NFIP is a federal program that enables property owners to buy flood insurance at reasonable rates in participating communities. In return, participating communities carry out flood management measures designed to protect life and property from future flooding. The Federal Emergency Management Agency (FEMA) through its Federal Insurance Administration administers the NFIP.

**Flood insurance is required** for any federally backed mortgage for properties in the Special Flood Hazard Area in the City of St Pete Beach. To find out more about flood insurance for your property and its contents, contact your insurance agent. There is usually a waiting period before a flood insurance policy takes effect, so do not wait until a storm threatens before you secure the flood insurance you need.

### Repetitive Loss

A Severe Repetitive Loss property is defined as a residential property that is insured under the National Flood Insurance Program which:  
-has had at least 4 National Flood Insurance claim payments (including building and contents) over \$5,000 each, and the cumulative amount of such claims payments exceeds \$20,000 within any 10-year period; or - Had at least 2 separate National Flood Insurance claims payments (building payments only) made with the cumulative amount of the building portion of such claims exceeding the building's market value within a 10-year period.

## Protect People From The Hazard

### Flood Safety Measures

St Pete Beach residents can protect themselves from flood hazards by taking measures to ensure the safety of life & property before, during, & after a flood occurs.

## Obtain your Emergency Access Permit

Just bring driver's license and proof of residence to City Hall or the St Pete Beach Fire Department. Plan your evacuation in advance. Know when, where, and how you are going to evacuate prior to a storm. Pinellas County has posted all primary evacuation routes with blue and white signs. Evacuation time for St. Pete Beach could take hours because the City's evacuation routes are prone to flooding early in a storm. Your evacuation plan should provide for your pets, your personal hurricane supplies such as food, water and medicine. If you evacuate, take proper identification and important personal papers with you.

### Flood Safety

- Be alert to gas leaks;
- Do not drive through a flooded area;
- Do not walk through flowing water;
- Stay away from power lines & electrical wires;
- Keep children away from floodwaters, ditches, culverts and storm drains, and look out for animals, especially snakes.

## Protect Property From The Hazard

### Funding programs available

Available to reduce or eliminate the long-term risk of flood damage to buildings insured under the National Flood Insurance Program. Funding availability is dependent upon an annual congressional appropriation.

### Flood Mitigation Assistance

Qualified mitigation activities include elevation of an existing home or commercial structure, acquisition of the property, or relocation of insured structure out of the floodplain.

### Preparation for evacuation

Keep a battery powered radio tuned to local stations, and comply with the evacuation order if given. Even if the evacuation order turns out to be unnecessary, leaving the area is better than potentially risking loss of life by staying. Pinellas County EMS, the City Fire Department & PSTA together, provide evacuation assistance to those requiring special assistance as long as they are enrolled in the County's special assistance program. If you are physically impaired or require special assistance to evacuate, write to: Pinellas County Emergency Management, 400 S. Fort Harrison Ave. Room #111 Clearwater, 33756; call (727) 464-3800 to register or visit [www.pinellascounty.org/emergency/specialneeds.htm](http://www.pinellascounty.org/emergency/specialneeds.htm). Do not wait for a storm to strike. Write or call as soon as possible for an application requesting placement into the program.

## Property Protection

While recent construction practices and regulations have made new homes less prone to flooding, many existing structures remain susceptible. Retrofitting non-compliant buildings is a recommended approach to reduce flooding because the property itself remains subject to flooding while the building is modified to prevent or minimize flooding of habitable space. Several retrofitting approaches are:

- **Elevate** structure above flood protection levels.
- **Construction of barriers** (floodwalls, berms)
- **Dry flood Proofing** (watertight floors & walls).
- **Wet flood Proofing** (construction that allows the entry and passage of flood water and also removing or relocating items of value to higher elevations).

### Prepare home prior to evacuation:

1. **Turn off all the electricity**, with the possible exception of the power to your refrigerator.
2. **Fill your tubs, sinks, and any available containers with water**, in case water is unavailable after storm.
3. **Shut off your water line** to the home to prevent any contaminated water from backing up into house.
4. **Board up your window**, if possible, to protect them from flying debris.
5. **Move valuables to upper floors** or keep with you.
6. **Elevate furniture, if possible.**
7. **Create floodway openings** in non-habitable areas such as garage doors
8. **Seal off sewer lines** to the dwelling to prevent the backflow of sewer waters.

## BUILD RESPONSIBLY

### After the storm

The City will work as quickly as possible to ensure a speedy and safe return to your homes. Due to unsafe buildings, downed power lines, contaminated water, and other unsafe conditions more people are injured after a storm than are injured in the storm itself. Carefully check for structural damage prior to entering a building. Use caution when re-entering the structure. Turn on electricity one breaker at a time and watch for smoke or sparks.

### Permit Requirements

The City administers flood management regulations and measures designed to minimize the potential of flood losses in the City. Any development requires a permit from the City of St Pete Beach Building Department, which ensures that all development meets the flood regulations. Such regulations include minimum elevations of living floor areas, flood proofing of certain construction, limitations on placement of fill, and limitations on substantial improvements, additions, and reconstruction.

Following NFIP standards, the City mandates that if the cost of any reconstruction, rehabilitation, or addition or other improvements to a building equals or exceeds 50% of the building's depreciated value, then such work is considered a substantial improvement. The existing building is then required to meet the same standards as a new building.

NFIP standards relating to substantial improvement are enforced through the development and building permitting process. Applicants for remodeling or repair of "nonconforming" structures (i.e. buildings which are not elevated to or above the base flood elevation) are required to submit a cost estimate of the improvement and, if necessary, an appraised value of existing structure, to determine if the work constitutes a substantial improvement.

The building permit review is a necessary step of its participation in the NFIP, making flood insurance available to those who want to protect their property from flood damage. Development that occurs without permits threatens the City's continued participation in the NFIP and the ability for residents to obtain flood insurance. If you see development occurring without permits, protect your rights and immediately contact the City at 727-363-9276.

For more information visit the following web sites: [www.fema.gov](http://www.fema.gov), [www.floridadisaster.org](http://www.floridadisaster.org) or [www.pinellascounty.org/emergency/default.htm](http://www.pinellascounty.org/emergency/default.htm)

### Flood Warning Systems

The Pinellas County Emergency Operations Center (EOC) works with the National Weather Service, the National Hurricane Center, and the cities to monitor flood and storm threats and advise the communities. Flood alerts are issued by: Channels 8, 10, 13 & Bay News 9.

### Evacuation centers or other information

**on flooding, write to:** Pinellas Co. Emergency Management 400 S. Fort Harrison Ave. Room #111 Clearwater, FL. 33756 **OR** visit the County website: [www.pinellascounty.org/emergency/shelters.htm](http://www.pinellascounty.org/emergency/shelters.htm) or [stpetebeachconnect.com](http://stpetebeachconnect.com) on the web.

### STORM WARNINGS

**Tropical storm WATCH:** Tropical storm conditions are possible in the watch area within 48 hours.

**Tropical storm WARNING:** Tropical storm conditions are expected within 36 hours.

**Hurricane WATCH:** Hurricane conditions are possible within 48 hours. Your hurricane preparation should be underway.

**Hurricane WARNING:** Hurricane conditions expected within 36 hours. Preparations should be complete.

Category	Wind Speed
1	74-95 mph
2	96-110 mph
3	111-129 mph
4	130-155 mph
5	156 + mph

### Flood Plain Management

The City's Stormwater Management Regulations require new construction and substantial remodeling to meet stringent standards in order to increase the survivability of structures, reduce the cost of repair and reconstruction after a storm event, and ensure that reasonably priced flood insurance is available.

### Drainage System Maintenance

The City continues to improve and maintain its storm water management system. This has reduced the amount and duration of road and yard flooding during the rainy season. The City routinely inspects and performs maintenance on drainage ditches, catch basins, and culverts that comprise the City's storm water drainage system. If you see any areas needing additional maintenance or if you experience localized drainage problems, please call the City at 727.363-9243.

### Discharging into the drain is prohibited

Discharging anything into the drainage system or waterways is prohibited. The city continues to enforce its "ILLICIT DISCHARGE" regulations to ensure that our drainage system continues to perform as it was designed.



155 Corey Ave., St. Pete Beach Florida 33706  
727-367-2735 • Floodplain Manager 727.363.9276

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**THIS NOTICE WAS PRODUCED and distributed by the City of St. Pete Beach Community Development Department to keep residents informed and advised and for the City to meet the requirements for flood insurance rate discounts.**